

Imaged Certificate of Notice Page 1 of 4

United States Bankruptcy Court
Eastern District of PennsylvaniaIn re:
Michael L. Stine
DebtorCase No. 17-13673-ref
Chapter 7**CERTIFICATE OF NOTICE**

District/off: 0313-4

User: dlv
Form ID: 318Page 1 of 2
Total Noticed: 59

Date Rcvd: Mar 27, 2018

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Mar 29, 2018.

db Michael L. Stine, 609 Orchard Rd, Mount Bethel, PA 18343-5101
smg +Bureau of Audit and Enforcement, City of Allentown, 435 Hamilton Street, Allentown, PA 18101-1603

smg City Treasurer, Eighth and Washington Streets, Reading, PA 19601
smg +Dun & Bradstreet, INC, 3501 Corporate Pkwy, P.O. Box 520, Centre Valley, PA 18034-0520
smg +Lehigh County Tax Claim Bureau, 17 South Seventh Street, Allentown, PA 18101-2401
smg +Tax Claim Bureau, 633 Court Street, Second Floor, Reading, PA 19601-4300

13924509 Advanced Disposal, Northampton LE, PO Box 74008047, Chicago, IL 60674-8047
13940948 +Ally Financial Inc., c/o Regina Cohen, Esq., 190 North Independence Mall West, Suite, 6th & Race Streets, Philadelphia, PA 19106-1554

13924511 Amato, Keating and Lessa PC, 107 N Commerce Way, Bethlehem, PA 18017-8913
13924512 Amy Piazza, c/o Siejk Law Firm, 526 Moosic St Fl 2, Scranton, PA 18505-1410
13924513 Angelo Villiani, c/o Christopher Spadoni, Esquire, 1413 Easton Ave, Bethlehem, PA 18018-2618

13924514 Arcadia Recovery, PO Box 6788, Wyomissing, PA 19610-0788
13924515 Arch Capital Funding LLC, c/o The Rubin Law Firm PLLC, 11 Broadway Ste 814, New York, NY 10004-1366

13924518 +Clerk of the Court, Supreme Court of New York County of New, 60 Centre St, New York, NY 10007-1488

13975052 +Cleveland Brothers Equipment Co., Inc., c/o Henry Jaffe, Esq., Pepper Hamilton LLP, Suite 5100, 1313 N. Market St, Wilmington, DE 19801-6111

13924521 +Commonwealth of Pennsylvania, Department of Revenue, 29 N Route 100, Allentown, PA 18106-9391

13924522 Financial Pacific Leasing, Inc., 3455 SW 344th St Ste 300, Federal Way, WA 98023-3007
13924523 #+Fora Financial, 242 W 36th St Fl 14, New York, NY 10018-8942
13934107 +Fora Financial Advance, LLC, c/o Aubrey Law Firm, PC, 12 Powder Springs Street, Suite 240, Marietta, Georgia 30064-7205

13940943 +Fora Financial Advance, LLC, c/o Anita Walker, Esq., 12 Powder Springs Street, Suite 240, Marietta, GA 30064-7205

13932117 +Harley-Davidson Credit Corp., PO Box 9013, Addison, Texas 75001-9013
13940957 +Harley-Davidson Credit Corp., c/o Matteo S. Weiner, Esq., KML Law Group, PC, 701 Market Street, Suite 5000, Philadelphia, PA 19106-1541

13924526 Jesco, 1260 Centennial Ave Ste 2, Piscataway, NJ 08854-4332
13924527 +Johnson, Morgan and White, 6800 Broken Sound Pkwy NW, Boca Raton, FL 33487-5709
13924528 +Justin G. Weber, Esquire, Pepper Hamilton LLP, 100 Market St Ste 200, Harrisburg, PA 17101-2000

13924529 Kraft and Kraft PC, attn.: Steven Koplove, Esquire, 3200 Penrose Ferry Rd, Philadelphia, PA 19145-5500

13924531 +Lavin, O'Neil, Cedrone & DiSipio, 190 N Independence Mall W Ste 500, Philadelphia, PA 19106-1557

13924532 Linebarger, Goggan, Blair and Simpson LL, PO Box 90128, Harrisburg, PA 17109-0128
13924533 Lisa A. Charleston, Esquire, 150 E Swedesford Rd Ste 102, Wayne, PA 19087-1458
13924534 MS Recycling LLC, 609 Orchard Rd, Mount Bethel, PA 18343-5101
13924535 Nauman, Smith, Shissler & Hall LLP, 200 N 3rd St Fl 18, Harrisburg, PA 17101-1590
13924536 New Logic Business Loans, 300 Ledgewood Pl Ste 301, Rockland, MA 02370-1098
13924537 Northstar Location Services LLC, 4285 Genesee St, Cheektowaga, NY 14225-1943
13924539 Pennsylvania Department of Revenue, Bureau of Collections & Taxpayer Service, PO Box 281041, Harrisburg, PA 17128-1041

13924540 Peter C. Merani, PC, 1001 Avenue of the Americas Rm 1800, New York, NY 10018-5515
13924541 Port Authority of New York and New Jersey, 225 Park Ave S, New York, NY 10003-1604
13924542 Prothonotary, CCP-Northampton County, Case No. C48-CV-2016-11300, 669 Washington St, Easton, PA 18042-7401

13924543 Ransome CAT, c/o Amato Associates, 107 N Commerce Way, Bethlehem, PA 18017-8913
13924544 Sonia Quinones, c/o Law Office of Justin D. Brandel, 274 Madison Ave Rm 402, New York, NY 10016-0711

13924545 Steven N. Goudsouzian, Esquire, 2925 William Penn Hwy Ste 301, Easton, PA 18045-5283
13924546 The Lamm Group, 1608 Walnut St Ste 703, Philadelphia, PA 19103-5447

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

smg +E-mail/Text: usapae.bankruptcynotices@usdoj.gov Mar 28 2018 01:40:12 U.S. Attorney Office, c/o Virginia Powell, Esq., Room 1250, 615 Chestnut Street, Philadelphia, PA 19106-4404

14076527 EDI: GMACFS.COM Mar 28 2018 05:38:00 Ally Bank, PO Box 130424, Roseville MN 55113-0004
13924510 EDI: GMACFS.COM Mar 28 2018 05:38:00 Ally Financial, PO Box 380901, Bloomington, MN 55438-0901

13929229 EDI: GMACFS.COM Mar 28 2018 05:38:00 Ally Financial, PO Box 130424, Roseville MN 55113-0004

13924517 E-mail/Text: rhernandez@chbrownco.com Mar 28 2018 01:40:27 CH Brown Co. LLC, PO Box 789, Wheatland, WY 82201-0789

13924516 EDI: CAPITALONE.COM Mar 28 2018 05:38:00 Capital One Bank USA, PO Box 30281, Salt Lake City, UT 84130-0281

13924519 E-mail/Text: jstilller@clevelandbrothers.com Mar 28 2018 01:39:57 Cleveland Brothers Equip. Co. Inc., 5300 Paxton St, Harrisburg, PA 17111-2525

13939930 +E-mail/Text: hkellyfedcourts@commercialcreditgroup.com Mar 28 2018 01:39:57 Commercial Credit Group Inc., 227 West Trade St., Suite 1450, Charlotte, NC 28202-2664

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Total Noticed: 59

Date Rcvd: Mar 27, 2018

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center (continued)

13924520 E-mail/Text: hkellyfedcourts@commercialcreditgroup.com Mar 28 2018 01:39:57
Commercial Credit Group, Inc., PO Box 60121, Charlotte, NC 28260-0121
13991499 E-mail/Text: bankruptcynotification@ftr.com Mar 28 2018 01:40:28 Frontier Communications,
Bankruptcy Dept, 19 John St, Middletown, NY 10940
13926211 +EDI: AIS.COM Mar 28 2018 05:38:00 First Data Global Leasing,
by American InfoSource LP as agent, 4515 N Santa Fe Ave, Oklahoma City, OK 73118-7901
13924524 E-mail/Text: bankruptcynotification@ftr.com Mar 28 2018 01:40:28 Frontier Communications,
PO Box 740407, Cincinnati, OH 45274-0407
13924525 E-mail/Text: bankruptcy.notices@hdfsl.com Mar 28 2018 01:40:24 Harley Davidson Credit,
Attn: Rider Services, PO Box 22048, Carson City, NV 89721-2048
13924530 E-mail/Text: elliot@sussmanlaw.net Mar 28 2018 01:39:55 Last Chance Funding, Inc.,
c/o Joseph I. Sussman PC, 333 Pearsall Ave Ste 205, Cedarhurst, NY 11516-1842
13953215 +E-mail/Text: BANKRUPTCY@PAWNEELEASING.COM Mar 28 2018 01:40:27 Pawnee Leasing Corporation,
3801 Automation Way, Ste 207, Fort Collins, CO 80525-5735
13924538 E-mail/Text: BANKRUPTCY@PAWNEELEASING.COM Mar 28 2018 01:40:27 Pawnee Leasing Corporation,
700 Centre Ave, Fort Collins, CO 80526-1842
13935170 E-mail/Text: RVSVCBICNOTICE1@state.pa.us Mar 28 2018 01:40:05
Pennsylvania Department of Revenue, Bankruptcy Division PO Box 280946,
Harrisburg, PA 17128-0946
13924547 E-mail/Text: bknotices@mbandw.com Mar 28 2018 01:40:11 Via Sat, Inc.,
c/o McCarthy Burgess & Wolff, 26000 Cannon Rd, Cleveland, OH 44146-1807
TOTAL: 18

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****
smg* Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946,
Harrisburg, PA 17128-0946
13934109* +Harley-Davidson Credit Corp., PO Box 9013, Addison, Texas 75001-9013
TOTALS: 0, * 2, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '#' were identified by the USPS National Change of Address system as requiring an update.
While the notice was still deliverable, the notice recipient was advised to update its address with the court immediately.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Mar 29, 2018

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on March 27, 2018 at the address(es) listed below:

HENRY J. JAFFE on behalf of Creditor Cleveland Brothers Equipment Co., Inc.
jaffeh@pepperlaw.com, wlbank@pepperlaw.com
KEVIN G. MCDONALD on behalf of Creditor Harley-Davidson Credit Corp KMcDonald@blankrome.com
LISA MARIE CIOTTI on behalf of Trustee FREDERICK L. REIGLE ecfmail@fredreiglechl3.com,
ecf_frpa@trusteel3.com
MATTEO SAMUEL WEINER on behalf of Creditor Harley-Davidson Credit Corp bkgroup@kmlawgroup.com
MICHAEL H KALINER mhkaliner@gmail.com, pa35@ecfcbis.com
MICHAEL H KALINER on behalf of Trustee MICHAEL H KALINER mhkaliner@gmail.com, pa35@ecfcbis.com
MICHAEL J. MCCRYSTAL on behalf of Debtor Michael L. Stine mccrystallaw@gmail.com,
sueparalegal@gmail.com
REGINA COHEN on behalf of Creditor Ally Financial Inc. rcohen@lavin-law.com,
ksweeney@lavin-law.com
United States Trustee USTPRegion03.PH.ECF@usdoj.gov

TOTAL: 9

Information to identify the case:

Debtor 1	<u>Michael L. Stine</u>	Social Security number or ITIN	xxx-xx-3832
	First Name Middle Name Last Name	EIN	__-_____-
Debtor 2		Social Security number or ITIN	_____
(Spouse, if filing)	First Name Middle Name Last Name	EIN	__-_____-
United States Bankruptcy Court Eastern District of Pennsylvania			
Case number: 17-13673-ref			

Order of Discharge

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 727 is granted to:

Michael L. Stine

3/27/18

By the court: Richard E. Fehling
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 7 Case

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

For more information, see page 2 >

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.